

REMARKS

Claims 1-41 are pending in the application.

Claims 1-41 are rejected.

Claims 1, 11-13, 21, 24, 31-33 and 41 are amended.

No new matter is being presented, and approval and entry are respectfully requested.

CLAIM REJECTIONS – 35 U.S.C. 103

Claims 1-41 are rejected under 35 USC 103(a) as being unpatentable over Vajk (US Patent No. 5,256,033) in view of Semple (US Patent No. 6,085,177) and further in view of K. FURUTA, Japanese Patent Laid-Open Publication No. HEI 7-319975 (Furuta). Furuta is newly relied upon and was cited by the Applicant in the IDS of November 23, 1999 concurrently with filing of the present Application. Furuta is discussed in pages 4-5 of the present Application.

The independent claims are 1, 21, and 41.

Essentially, the Examiner in the paragraph spanning pages 4-5 of the Office Action, asserts that the claimed present invention's, "sending remittance information and **associated depository information**, which indicates a site where said message is stored in said message depository, to said management apparatus via said exclusive line," is well known as supported by Furuta, which is discussed in pages 4-5 of the present Application.

The Examiner in page 5 of the Office Action also asserts that the claimed present invention's, "**associated depository information, which indicates a site where said message is stored in said message depository**," is well known, because use of a hyperlink is well known.

Page 4, lines 16-17 of the present Application regarding Furuta discloses "then sending the message stored in the accounting host to the ATM in the form of communicating data when the remittance-destination customer has access to the message from the last-named ATM." So the Examiner alleges that the "message stored in the accounting host computer" of Furuta is similar to the claimed present invention's, "associated depository information."

However, review of the English Abstract of Furuta (disclosed in the IDS of November 23, 1999) suggests that understanding of Furuta should be clarified. In contrast to the Examiner's suggestion in the paragraph spanning pages 4-5 of the Office Action, Furuta discloses,

Each ATM 100 is provided with a voice input part 108, a camera 109 and an image reading part 110, and at the time of executing a ***transfer transaction***, inputs voice, a user's appearance or characters written in a business form inputted by user's selection as a user's own message. The ***message data are transmitted to the host computer 131 and stored together with the information of a transferred account, and when a transaction is executed on the transferred account, the message data are read out, transmitted to an ATM 100 to be used for the transaction and transmitted to a transferee*** (emphasis added).

Therefore, in Furuta, when a transferee performs a transaction on a transferred account at an ATM, the ATM reads the transferor's message, which includes voice/image, from the host computer 131 so that the transferor's message can be used for transaction by the transferee. In Furuta, the host computer 131 can correspond to the claimed present invention's "management apparatus." Therefore, Furuta is directed to a prior art system configuration in which the "management apparatus" (i.e., Furuta's host computer 131) must be large enough to store large amounts of transaction message data or the communication line, which is an "exclusive line," must be high-speed, thus requiring reconstruction of existing infrastructure (page 5, lines 1-12 of the present Application).

In contrast to Furuta the claimed present invention utilizes "***a message depository***" separate from the "***management apparatus***" for an "***ATM***" and provides "***associated depository information***" of the "***message depository***" to the "***management apparatus***" of the "***ATM***," such that the existing infrastructure among the ATMs and the "management apparatus" can be maintained. Furuta fails to contemplate the claimed present invention's ATM system configuration.

Furthermore, a combination of Vajk, Semple and/or Furuta fail to disclose or suggest the claimed present invention's ATM system configuration of an "***ATM***," "***a management apparatus***" for the "***ATM***," "***a message depository***," and "***associated depository information***" for the "***message depository***," as follows:

The Examiner in the paragraph spanning pages 4-5 asserts that providing depository information to an ATM management apparatus is well known, as supported by Furuta, however, the claims recite “**associated depository information** … where said message is **stored in ... message depository**,” and Furuta does not contemplate or fails to disclose or suggest the claimed present invention’s “**a message depository**.” Therefore, the Examiner’s supporting reference(s) fail to disclose or suggest the claimed present invention’s ATM system configuration, which undermines the well known allegation.

Regarding Vajk and Semple, the independent claims 1, 21 and 41, clearly recite “**an ATM**,” “**a management apparatus**,” “**a message depository**,” and “**associated depository information** … where said message is **stored in ... message depository**,” in relation to an ATM system, providing a benefit of allowing integration of ATM related voice/image messages (e.g., dependent claims 16, 17) without disturbing the existing interface between the “ATM” and the “management apparatus,” because the “**management apparatus**” can manage voice/image messages on the “**message depository**” via a public communications network based upon received “**associated depository information**” for the “**message depository**.” In other words, the “**management apparatus**” can receive the “**associated depository information**” for the “**message depository**” using the existing interface between the “ATM” and the “management apparatus.”

The independent claims 1, 21, and 41, using claim 1 as an example, are amended:

1. (CURRENTLY AMENDED) An automated financial transaction system comprising:

a plurality of automated teller machines (ATM), each of the ATMs performing various financial transactions responsive to operations by customers, said ATMs comprising a first ATM having a message input section to input a message for a remittance destination during a remittance financial transaction;

a management apparatus, communicably connected with each of said ATMs via an exclusive line, managing the financial transactions performed by each said ATM; and

a message depository, communicably connected with said first ATM via a public communications network that is separate from the exclusive line, storing the message input by said message input section of said first ATM,

said first ATM sending said message to said message depository via said public communications network for storage, and also sending remittance information and associated depository information for the message depository, which indicates a site where said message is stored in said message depository, to said management apparatus via said exclusive line, and

said management apparatus storing the remittance information and the associated depository information, received from said first ATM, for management purposesto manage the message input by said message input section of said first ATM for financial transactions based upon communication with the message depository via the public communications network.

Vajk, Semple and/or Furuta fail to disclose or suggest the claimed present invention's, "**message depository**" and "**management apparatus**" for an "ATM" to "manage the message input by said message input section of said first ATM for transactions based upon communication with the message depository via the public communications network."

Vajk appears to disclose store and forward of messages as part of financial transactions (column 17, lines 9-30). However, Vajk is directed to a prior art ATM system 14 and ATM institution processor 18 communicating with each other via the ATM data network 16 (FIG. 1 and column 3, line 50 to column 4, line 17). Vajk's ATM institution processor 18 can correspond to the claimed present invention's "management apparatus." In other words, contrary to the Examiner's suggestion in page 3, lines 7-10 of the Office Action, Vajk's store and forward switch 52 in FIG. 1 is not the same as the claimed present invention's, "**a message depository**, communicably connected with said first ATM **via a public communications network that is separate from the exclusive line**, storing the message input by said message input section of

said first ATM," because in Vajk, the store and forward switch 52 of FIG. 1 is in communication with the ATM institution processor 18 and not with the ATM 14 via a public communications network.

Further, the Examiner in the paragraph spanning pages 3-4 acknowledges that Vajk does not disclose the claimed present invention's,

a message depository, communicably connected with said first ATM **via a public communications network that is separate from the exclusive line**, storing the message input by said message input section of said first ATM,

said first ATM sending said message to said message depository via said public communications network for storage, and also sending remittance information and **associated depository information for the message depository, which indicates a site where said message is stored in said message depository**, to said management apparatus via said exclusive line (claim 1, emphasis added).

So the Examiner relies on Semple.

However, Semple discloses providing Internet access through an automatic teller machine (ATM). However, Semple is simply directed to combining an ATM with Internet access using the bank's network 220 (column 4, lines 19-25). In Semple, the bank's network 220 can correspond to the claimed present invention's, "exclusive line" between an "ATM" and "a management apparatus." However, Semple does not disclose or suggest using the access to the Internet as part of bank transactions (see, Semple's claims 1-11 as well as entire disclosure).

Therefore, Semple does not relate to the claimed present invention's:

... to input a **message for a remittance** destination during
a remittance financial transaction;

...

a message depository, communicably connected with
said first ATM via a public communications network that is
separate from the exclusive line, **storing the message input by
said message input section of said first ATM,**

said **first ATM sending** said message to said message
depository via said public communications network for storage,
and also sending **remittance information and associated
depository information for the message depository**, which
indicates a site where said message is stored in said message
depository, **to said management apparatus via said exclusive
line**, and

said management apparatus storing the remittance
information and the associated depository information, received
from said first ATM, ~~for management purposes~~**to manage the
message** input by said message input section of said first ATM for
financial transactions based upon **communication with the
message depository via the public communications network.**

In other words, there is no motivation or suggestion to combine Semple with Vajk, because Semple does not contemplate utilizing the Internet at the ATM as part of banking transactions, such as the claimed present invention's, "a message for a remittance destination during a remittance financial transaction."

Further, even if one combined Vajk, Semple and Furuta, the combined system would not achieve the claimed present invention. Therefore, the claimed present invention is not well known.

In view of the claim amendments and remarks, withdrawal of the rejection of pending claims and allowance of pending claims is respectfully requested.

CONCLUSION

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

Respectfully submitted,
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